

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

**In Re: Lois Joyce Evans,**

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**Case No.: 20-20387-CMB**

**Reporting Period: December, 2020**

**Chapter 11**

**MONTHLY OPERATING REPORT**

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: December 2020

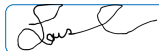
MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements -	MOR-1 (INDV)		
Bank Reconciliation	(CONT)		
Copies of bank statements			
Cash disbursements Journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

  
ID Kn6Gk9TETEbbB2wzFXr6e28C

1/19/2021

Signature of Debtor

Date

Signature of Joint Debtor

Date

  
Signature of Preparer

1/13/2021  
Date

PETER E. FLEMING, CPA  
Printed Name of Preparer

FORM MOR (INDV)  
(10/00)

Unaudited, for Management  
Purposes Only

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: December 2020

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account .

	Current Month Actual	Cumulative Filing to Date Actual
<b>Cash - Beginning of Month</b>	<b>8,582.62</b>	
<b>RECEIPTS</b>		
Wages (Net)	7,495.46	119,563.28
Interest and Dividend Income	0.61	8.01
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	1,000.00	20,100.00
<b>Total Receipts</b>	<b>8,496.07</b>	<b>139,671.29</b>
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)		26,000.00
Rental Payment(s)		
Other Secured Note Payments		
Utilities	1,243.34	16,927.54
Insurance	487.44	3,101.22
Auto Expense		712.26
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		5,380.00
Household Expenses	1,298.14	15,966.54
Charitable Contributions		700.00
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	176.25	2,611.54
Gifts		
Other (attach schedule)	353.83	55,531.54
<b>Total Ordinary Disbursements</b>	<b>3,559.00</b>	<b>126,930.64</b>
<b>REORGANIZATION ITEMS:</b>		
Professional Fees	1,500.00	2,873.03
U. S. Trustee Fees	650.00	650.00
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>	<b>2,150.00</b>	<b>3,523.03</b>
<b>Total Disbursements (Ordinary + Reorganization)</b>	<b>5,709.00</b>	<b>130,453.67</b>
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	<b>2,787.07</b>	<b>9,217.62</b>
<b>Cash - End of Month (Must equal reconciled bank</b>	<b>11,369.69</b>	

FORM MOR-1 (INDV)

Unaudited, for Management Purposes  
Only

Evans, Lois Joyce

(9/99)  
Case No.: 20-20387-CMB

Reporting Period: December 2020

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet**

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>		
NY Life Insurance		10,200.00
Cash Deposit	1,000.00	9,400.00
Incoming Funds Transfer		500.00
<b>Other Taxes</b>		
<b>Other Ordinary Disbursements</b>		
Detail Included in General Ledger	353.83	55,531.54
<b>Other Reorganization Expenses</b>		

**FORM MOR-1 (INDV) (CON'T)**

Unaudited, for Management Purposes Only

Evans, Lois Joyce

(9/99)  
Case No.: 20-20387-CMB

Reporting Period: December 2020

### STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
<b>Total Federal Taxes</b>						
<b>State and Local</b>						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
<b>Total State and Local</b>						
<b>Total Taxes</b>						

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
<b>Total Postpetition Debts</b>						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

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Unaudited, for Management  
Purposes Only

## ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

**FORM MOR-5  
(9/99)**

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Unaudited, for Management  
Purposes Only

[OPEN A NEW ACCOUNT >](#)



[Accounts](#) [Summary](#) [Settings](#) ●

## Bank Accounts

One Deposit Checking -9226

**\$524.23** ●

[Account Details](#) | [View Statements](#) | [Download Transactions](#)

[VIEW LESS TRANSACTIONS ^](#)

### Your Recent Activity

Search Criteria

All Transactions



Timeframe



Last 90 Days



GO

Clear

DATE POSTED ● ▾	TRANSACTION DESCRIPTION ▾	AMOUNT ▾	BALANCE ●
POSTED TRANSACTIONS			
01/11/21	DBT Purchase Bravo - Route 19 Cranberry Twppa 1509	- \$171.69	\$524.23
12/28/20	POS Debit Ross Stores #1417 Pittsburgh Pa 1509	- \$52.96	\$695.92
12/23/20	Service Charge Statement Delivery	- \$3.00	\$748.88
12/07/20	ATM Deposit 9805 Mcknight Rd. Pi Pittsburgh Pa 1509	\$1,000.00	\$751.88
12/02/20	Service Charge Sustained Od	- \$30.00	-\$248.12
11/27/20	Service Charge Sustained Od	- \$30.00	-\$218.12
11/25/20	Service Charge	- \$9.99	-\$188.12
11/25/20	Service Charge Statement Delivery	- \$3.00	-\$178.13

x2449 - EVERYTHING CHECKING

Selected Account

x2449 - EVERYTHING CHECKING (Available \$0.24) ▼

Show the Following Days

All

30 Days

60 Days

90 Days

120 Days

Other

Show Only:

Any type of transaction ▼

Description:

Check Number:

Amount:

Low Amount

to: High Amount

Clear

Search

Download For Spreadsheet

Date ^	Description	Withdrawals	Deposits	Balance
01/05/2021	POS PIN TARGET T 1218 BR Pittsburgh PA	\$38.38		\$0.24
12/27/2020	POS PIN GIANT EAG Cranbe BR Cranberry PA	\$8.46		\$38.62
12/22/2020	POS PIN MARKET DI 155 To BR Wexford PA	\$72.80		\$47.08
12/19/2020	POS PIN BP 1841113CRANB BR CRANBERRY TWP PA	\$13.81		\$119.88
12/17/2020	POS PIN MARKET DI 155 To BR Wexford PA	\$72.77		\$133.69
12/15/2020	POS PIN GETGO 3010500 BR Wexford PA	\$29.00		\$206.46
12/14/2020	POS PIN MARKET DI 155 To BR Wexford PA	\$45.01		\$235.46
12/11/2020	POS PIN LOWE S 653 BR CRANBERRY TWN PA	\$23.50		\$280.47
12/10/2020	POS PIN MARKET DI 155 To BR Wexford PA	\$51.04		\$303.97

Selected Account

x9586 - EVERYTHING CHECKING (Available \$4,177.62) ▼

Show the Following Days

All 30 Days 60 Days 90 Days 120 Days Other

Show Only:

Any type of transaction ▼

Description:

Check Number:

Amount:

Low Amount to: High Amount

Clear Search Download For Spreadsheet

Date	Description	Withdrawals	Deposits	Balance
01/11/2021	POS MC APPLE.COM BILL BR 866 712 7753 CA	\$10.67		\$4,177.62
01/10/2021	POS PIN Bath and Body Wr New Albany OH	\$108.71		\$4,188.29
01/08/2021	ECK ARMSTRONG UTIL	\$149.50		\$4,297.00
01/08/2021	POS MC BED BATH BEYON BR 8004623966 NJ	\$106.12		\$4,446.50
01/04/2021	ECK PNC MAKE A PM R LOAN PYMT	\$5,000.00		\$4,552.62
01/04/2021	POS MC APPLE.COM BILL BR 866 712 7753 CA	\$9.99		\$9,552.62
01/04/2021	POS MC APPLE.COM BILL BR 866 712 7753 CA	\$8.54		\$9,562.61
01/04/2021	POS MC BP 96227478P OIL BR WEXFORD PA	\$50.33		\$9,571.15
01/01/2021	POS MC LEONARD LABRIOLA BR WARRENDALE PA	\$6.98		\$9,621.48
12/31/2020	POS PIN MARKET DI 155 To BR Wexford PA	\$126.60		\$9,628.46
12/31/2020	POS MC AMZN 1/krp US TY4 BR Amzn.com bill WA	\$74.19		\$9,753.06

x9586 - EVERYTHING SAVINGS

Selected Account

x9586 - EVERYTHING SAVINGS (Available \$1,006.69) ▼

Show the Following Days

All 30 Days 60 Days 90 Days 120 Days Other

Show Only:

Any type of transaction ▼

Description:

Check Number:

Amount:

Low Amount to: High Amount

Clear

Search

Download Form Spreadsheet

Date	Description	Withdrawals	Deposits	Balance
12/30/2020	ONL TRANSFER DOLLAR BANK INTERNET BANKING BR TO XXXXXX9586	\$2,000.00		\$1,006.69
12/21/2020	INT INTEREST CREDIT		\$0.43	\$3,006.69
12/15/2020	ONL TRANSFER DOLLAR BANK INTERNET BANKING BR FROM XXXXXX9586		\$500.00	\$3,006.26
11/21/2020	INT INTEREST CREDIT		\$0.47	\$2,506.26
11/15/2020	ONL TRANSFER DOLLAR BANK INTERNET BANKING BR FROM XXXXXX9586		\$500.00	\$2,505.79
11/12/2020	ONL TRANSFER DOLLAR BANK INTERNET BANKING BR TO XXXXXX9586	\$1,000.00		\$2,005.79
10/21/2020	INT INTEREST CREDIT		\$0.46	\$3,005.79
10/15/2020	ONL TRANSFER DOLLAR BANK INTERNET BANKING BR FROM XXXXXX9586		\$500.00	\$3,005.31

Lois Joyce Evans

Checking, Period Ending 12/31/2020

RECONCILIATION REPORT

Reconciled on: 01/12/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	-188.12
Checks and payments cleared (4)	-115.96
Deposits and other credits cleared (1)	1,000.00
Statement ending balance	695.92

Register balance as of 12/31/2020 695.92

Details

Checks and payments cleared (4)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
11/27/2020	Expense			-30.00
12/02/2020	Expense			-30.00
12/23/2020	Expense			-3.00
12/28/2020	Expense			-52.96
Total				-115.96

Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/07/2020	Deposit			1,000.00
Total				1,000.00

Lois Joyce Evans

## EVERYTHING CHECKING (2449), Period Ending 12/31/2020

## RECONCILIATION REPORT

Reconciled on: 01/12/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

<b>Summary</b>	USD
Statement beginning balance	-225.66
Checks and payments cleared (22)	-785.72
Deposits and other credits cleared (2)	1,050.00
Statement ending balance	38.62
Register balance as of 12/31/2020	38.62

## Details

## Checks and payments cleared (22)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
11/17/2020	Expense			-9.00
11/17/2020	Expense			-36.00
11/17/2020	Expense			-34.19
11/18/2020	Expense			-9.00
11/19/2020	Expense			-9.00
11/20/2020	Expense			-9.00
11/21/2020	Expense			-9.00
11/22/2020	Expense			-9.00
11/28/2020	Expense			-50.56
11/29/2020	Expense			-27.39
11/29/2020	Expense			-97.51
12/03/2020	Expense			-117.14
12/05/2020	Expense			-13.27
12/08/2020	Expense			-39.27
12/10/2020	Expense			-51.04
12/11/2020	Expense			-23.50
12/14/2020	Expense			-45.01
12/15/2020	Expense			-29.00
12/17/2020	Expense			-72.77
12/19/2020	Expense			-13.81
12/22/2020	Expense			-72.80
12/27/2020	Expense			-8.46
<b>Total</b>				<b>-785.72</b>

## Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
11/23/2020	Transfer			550.00
11/30/2020	Deposit			500.00
<b>Total</b>				<b>1,050.00</b>

Lois Joyce Evans

EVERYTHING CHECKING (9586), Period Ending 12/31/2020

RECONCILIATION REPORT

Reconciled on: 01/12/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	3,930.11
Checks and payments cleared (50)	-8,231.15
Deposits and other credits cleared (7)	13,929.50
Statement ending balance	9,628.46

Register balance as of 12/31/2020 9,628.46

Details

Checks and payments cleared (50)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
11/22/2020	Expense			-6.09
11/22/2020	Expense			-202.89
11/23/2020	Expense			-74.19
11/23/2020	Expense			-200.00
11/23/2020	Transfer			-550.00
11/24/2020	Expense			-192.65
11/24/2020	Check	2170		-25.00
11/25/2020	Check	2169	Dr. John Shields	-30.00
11/26/2020	Expense			-3.73
11/26/2020	Expense			-3.73
11/26/2020	Expense			-42.76
11/26/2020	Expense			-645.00
11/27/2020	Expense			-151.00
11/27/2020	Expense			-64.50
11/30/2020	Expense			-10.68
11/30/2020	Expense			-4.96
12/01/2020	Expense			-61.08
12/01/2020	Expense			-336.44
12/02/2020	Expense			-8.84
12/02/2020	Expense			-30.00
12/03/2020	Expense			-7.47
12/04/2020	Expense			-9.99
12/04/2020	Expense			-14.94
12/04/2020	Expense			-114.78
12/06/2020	Expense			-21.00
12/06/2020	Expense			-85.17
12/06/2020	Expense			-70.90
12/08/2020	Expense			-867.32
12/09/2020	Expense			-149.50
12/11/2020	Expense			-10.67
12/12/2020	Expense			-214.59
12/14/2020	Expense			-1,500.00
12/14/2020	Expense			-0.99
12/15/2020	Transfer			-500.00
12/15/2020	Check	2171	US Trustee Payment Center	-650.00
12/19/2020	Expense			-47.70
12/20/2020	Expense			-5.75
12/20/2020	Expense			-63.26
12/21/2020	Expense			-12.80
12/21/2020	Expense			-10.69
12/22/2020	Expense			-73.49
12/22/2020	Expense			-88.53

1/12/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/22/2020	Expense			-60.00
12/22/2020	Expense			-54.51
12/24/2020	Expense			-17.49
12/26/2020	Expense			-7.46
12/28/2020	Expense			-457.70
12/29/2020	Expense			-157.05
12/30/2020	Expense			-113.07
12/31/2020	Expense			-200.79
Total				-8,231.15

Deposits and other credits cleared (7)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
11/30/2020	Deposit			4,046.86
12/01/2020	Deposit			258.00
12/04/2020	Deposit			129.00
12/15/2020	Deposit			4,046.86
12/21/2020	Deposit			0.18
12/30/2020	Transfer			2,000.00
12/31/2020	Deposit			3,448.60
Total				13,929.50

1/12/2021

Lois Joyce Evans

EVERYTHING SAVINGS (INGS), Period Ending 12/31/2020

RECONCILIATION REPORT

Reconciled on: 01/12/2021

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	2,506.26
Checks and payments cleared (1)	-2,000.00
Deposits and other credits cleared (2)	500.43
Statement ending balance	1,006.69
Register balance as of 12/31/2020	1,006.69

Details

Checks and payments cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/30/2020	Transfer			-2,000.00
Total				-2,000.00

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/15/2020	Transfer			500.00
12/21/2020	Deposit			0.43
Total				500.43



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Checking Account Statement

1 OF 2

Beginning November 26, 2020 through December 23, 2020

US002 BR934

LOIS JOYCE EVANS  
113 BURRY AVE  
BRADFORDWOODS PA 15015-1239

Checking

SUMMARY

Balance Calculation

Previous Balance	-188.12
Checks	.00 -
Withdrawals & Debits	63.00 -
Deposits & Credits	1,000.00 +
<b>Current Balance</b>	<b>748.88 =</b>

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.  
You made at least 1 deposit.

Good news! The monthly maintenance fee was waived based on your account activity.

Your next statement period will end on January 27, 2021.

LOIS JOYCE EVANS  
DIP CHAPTER 11  
BANKRUPTCY CASE 20 20387 CMB  
One Deposit Checking

Previous Balance

-188.12

TRANSACTION DETAILS

Withdrawals & Debits

Other Withdrawals & Debits

Date	Amount	Description
11/27	30.00	Service Charge Sustained Overdraft Fee
12/02	30.00	Service Charge Sustained Overdraft Fee
12/23	3.00	Service Charge Statement Delivery

**Total Withdrawals & Debits**  
63.00

	Total For This Period	Total Year-To-Date
<b>Total Overdraft Fees</b>	<b>60.00</b>	<b>127.00</b>
<b>Total Returned Item Fees</b>	<b>.00</b>	<b>.00</b>

Deposits & Credits

Date	Amount	Description
12/07	1,000.00	1509 ATM Deposit - MI6140 Gnt Eagle Wexford, Pittsburgh PA

**Total Deposits & Credits**  
1,000.00



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Checking Account  
Statement

2 OF 2

Beginning November 26, 2020  
through December 23, 2020

Checking continued from previous page

LOIS JOYCE EVANS  
DIP CHAPTER 11  
BANKRUPTCY CASE 20 20387 CMB  
**One Deposit Checking**



Current Balance

748.88

**Daily Balance**

Date	Balance	Date	Balance	Date	Balance
11/27	-218.12	12/07	751.88	12/23	748.88
12/02	-248.12				

**NEWS FROM CITIZENS**

--Transferring money online just got a little easier! Discover the speed and convenience of online money transfers now with no fee! To learn more visit [citizensbank.com](http://citizensbank.com)- you can also view helpful online banking demos and links to download our mobile banking app.

--Saving can be easier than you think! With small changes in your spending, your savings can really add up! Packing your lunch 3x per week vs. eating out (on average a \$10 expense) could add up to \$1,560 in savings at the end of one year. Make a goal to pack your lunch a few times a week and set up an automatic transfer to your savings for the amount you saved and watch your savings add up! For more information visit a branch or call 888-821-3900. Member FDIC.

### In Case of Errors or Questions About Your Electronic Transfers

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

## BILLING RIGHTS SUMMARY

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

*Thank you for banking with Citizens Bank.*

① \$ \_\_\_\_\_

Citizens Bank is a brand name of Citizens Bank N.A.  
883155 CPOT2108Y-Sub L 3 of 11 Rev. Dec 2018



L JOYCE EVANS  
113 BURRY AVE  
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:  
STATEMENT DATE: 11/22/20 THRU 12/21/20  
PINE TOWNSHIP OFFICE  
11974 PERRY HIGHWAY  
  
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	3,930.11	7,001.06	8,480.90	5,409.95	4,359.78	0.05%	0.18
EVERYTHING SV	2,506.26	0.00	500.43	3,006.69	2,622.92	0.20%	0.43

SEQUENTIAL CHECK LISTING  
(\*INDICATES A BREAK IN THE CHECK SEQUENCE)

CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT
2169	30.00	2170	25.00	2171	650.00		

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
11/22	POS KOHLS 1525	202.89	12/01	POS CVS/PHARMACY #02	61.08
	PIN CONCORD NC		MC	800-746-7287 PA	
11/22	POS COOK OUT SPEEDWA	6.09	12/01	POS LIBERTY MUTUAL	336.44
MC	CONCORD NC		MC	888-398-8924 MA	
11/23	ONL TRANSFER DOLLAR BANK INTERNET	550.00	12/02	POS TACO BELL 035249	8.84
	TO		MC	WEXFORD PA	
11/23	POS	200.00	12/02	POS NORTH PARK OPTH	30.00
MC	NY		MC	PITTSBURGH PA	
11/23	DIR VIVINT	74.19	12/03	POS KFC J089008	7.47
	VIVINT		MC	PITTSBURGH PA	
11/24	POS COSTCO WHSE #03	192.65	12/04	ADJ Hugo Boss Fashio	129.00+
PIN	CRANBERRY TPK PA		MC	8004846267 NY	
11/24	CHK 2170 SEQ# 18005931	25.00	12/04	POS APPLE.COM/BILL	9.99
11/25	CHK 2169 SEQ# 18014389	30.00	MC	866-712-7753 CA	
11/26	POS Hugo Boss Fashio	645.00	12/04	POS APPLE.COM/BILL	14.94
MC	8004846267 NY		MC	866-712-7753 CA	
11/26	POS APPLE.COM/BILL	3.73	12/04	POS GIANT-EAG Cranbe	114.78
MC	866-712-7753 CA		PIN	Cranberry PA	
11/26	POS APPLE.COM/BILL	3.73	12/06	POS BATH AND BODY WO	85.17
MC	866-712-7753 CA		PIN	PITTSBURGH PA	
11/26	POS APPLE.COM/BILL	42.76	12/06	POS GIANT-EAG 9805 M	70.90
MC	866-712-7753 CA		PIN	Pittsburgh PA	
11/27	POS IPHONE CITIZENSO	64.50	12/06	POS GIANT-EAG 9805 M	21.00
MC	BRIDGEPORT CT		PIN	Pittsburgh PA	
11/27	DIR NEW YORK LIFE	151.00	12/08	DIR FIRSTENERGY OPCO	867.32
	INS. PREM.		FE ECHECK		
11/30	DIR CAPGEMINI	4,046.86+	12/09	ECK ARMSTRONG UTIL	149.50
	REG.SALARY		8772775711		
11/30	POS APPLE.COM/BILL	10.68	12/11	POS APPLE.COM/BILL	10.67
MC	866-712-7753 CA		MC	866-712-7753 CA	
11/30	POS DUNKIN #357081	4.96	12/12	POS CNS JOANN STORES	214.59
MC	PITTSBURGH PA		PIN	CRANBERRY TOW PA	
12/01	ADJ Hugo Boss Fashio	258.00+	12/14	POS APPLE.COM/BILL	0.99
MC	8004846267 NY		MC	1111111111 CA	



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EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
12/14	ECK WILKEANDASSOC WEB PAY	1,500.00	12/20	POS CVS/PHARM 02449- PIN Wexford PA	63.26
12/15	DIR CAPGEMINI REG.SALARY	4,046.86+	12/20	POS WAL SAM'S Club PIN PITTSBURGH PA	5.75
12/15	ONL TRANSFER DOLLAR BANK INTERNET TO	500.00	12/21	POS APPLE.COM/BILL MC 866-712-7753 CA	12.80
12/15	CHK 2171 SEQ# 18018318	650.00	12/21	POS APPLE.COM/BILL MC 866-712-7753 CA	10.69
12/19	POS CNS JOANN STORES PIN CRANBERRY TOW PA	47.70	12/21	INT INTEREST CREDIT	0.18+

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
12/15	ONL TRANSFER DOLLAR BANK INTERNET FROM	500.00+	12/21	INT INTEREST CREDIT	0.43+

2020 TAX INFORMATION:

EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	3.81+	INTEREST WITHHELD YEAR-TO-DATE	0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	4.49+	INTEREST WITHHELD YEAR-TO-DATE	0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	576.00
TOTAL RETURNED UNPAID ITEM FEES	.00	36.00

ACCOUNT BALANCES MAINTAINED DURING NOVEMBER

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$616.10	\$3,043.88	\$2,005.79	\$2,639.26	\$5,683.14

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.



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BANKING CARD ACTIVITY FOR NOVEMBER

THERE ARE NO CHARGES FOR BANKING CARD USE IN NOVEMBER

	CHECKING		SAVINGS	
	# OF	TOTAL	# OF	TOTAL
	USES	CHARGED	USES	CHARGED
ATM ACTIVITY (ATM)				
-NON-DOLLAR ATM ACTIVITY	2	.00		
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	17	.00		
-MASTERCARD PURCHASES (MC)	35	.00		
	<hr/>	<hr/>		
THE TOTAL CHARGE:	54	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR NOVEMBER.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND YOU BOTH  
EARN CASH! DOLLAR.BANK/REFER

## eSignature Details

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<b>Signer ID:</b>	<b>Kn6Gk9TETEbbB2wzFXr6e28C</b>
Signed by:	Lois Joyce Evans
Sent to email:	LJoy.Evans@gmail.com
IP Address:	72.23.101.45
Signed at:	Jan 19 2021, 2:24 pm EST